

**2,442 pass CPA board exams.** See full list at [inquirer.net](http://inquirer.net)

**Green vehicles earn pollution in Germany**

**By Phoenix R. Burgos Jr.**  
Inquirer Staff  
05/22/2009  
A new study by the German government says that green vehicles, which are exempt from the annual tax on cars, are actually polluting more than other cars.

**2009: AKA De Oro traders** revivify as shops close today

**LIFESTYLE/CT**  
**Lessons** from a heart attack

**NEWS/A2**  
**Everyone's** waiting for De la Paz

**SPORTS/A21**  
**Niceno, Lual** in big US Open pool debate

**WORLD/A21**  
**Spill in Haiti:** Thailand coup fears grow



**Inspired by PCI, teacher holds open school - along**

**By Robert Conque**  
Inquirer Staff  
05/22/2009  
A teacher in a small town in the Philippines has inspired a movement of open schools, where parents and teachers work together to improve the quality of education.

## Powell endorsement boosts Obama campaign

**PHILADELPHIA (AP)—** Barack Obama's campaign received a boost Tuesday from the endorsement of former Treasury Secretary Henry M. Paulson Jr., who said Obama is the best choice for the White House.

Obama's endorsement by Paulson, a former Treasury Secretary, was a significant boost for Obama's campaign. Paulson, who served as Treasury Secretary from 2006 to 2009, is a prominent figure in the financial world.

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Barack Obama holds a copy of the Philippine Daily Inquirer during his campaign stop in Manila.

# Asia to beef up crisis fund

**World stocks** rise on hopes financial crisis easing

Stocks rose in Asia and Europe on Tuesday, with investors optimistic that the global financial crisis is easing.

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Philippine President Arroyo signs a law creating a new crisis fund to help deal with the global financial crisis.



Thousands of people gathered in Manila to celebrate the signing of the new crisis fund law.

**Teves says Asean+3 working on initiative**

**By Don C. Dizon**  
WITH AN UNFINISHED BUSINESS, the Association of Southeast Asian Nations plus China, Japan and South Korea (Asean+3) will pursue new initiatives to position the region's defense against the worst global financial meltdown in history.

Defense Secretary Miguel Banaag said the Asean+3 is working on a new initiative to strengthen the region's defense.

Defense Secretary Miguel Banaag said the Asean+3 is working on a new initiative to strengthen the region's defense.

**GMA urged to realign P33-B fund**

**By Mark L. Edgington Jr.**  
GMA urged to realign P33-B fund

**AFRO-ASIA**  
A JOURNAL OF THE PHILIPPINE  
JOURNAL OF THE PHILIPPINE  
JOURNAL OF THE PHILIPPINE

**Sukarno joked, laughed as his regime crumbled**

Indonesian President Sukarno, who ruled the country from 1945 to 1967, is remembered for his humor and resilience during the final days of his regime.

Indonesian President Sukarno, who ruled the country from 1945 to 1967, is remembered for his humor and resilience during the final days of his regime.

**Early Christmas for trike drivers**

Trike drivers in Manila received an early Christmas gift as they were paid for their services during the holiday season.

Trike drivers in Manila received an early Christmas gift as they were paid for their services during the holiday season.







# SO THE PEOPLE WILL KNOW

Hereunder is the letter-appeal of the Coalition of Chambers of Commerce and Industry Associations of Northern Mindanao to

**Her Excellency President Gloria Macapagal-Arroyo**

## COALITION OF CHAMBERS OF COMMERCE AND INDUSTRY ASSOCIATIONS Northern Mindanao

### AN APPEAL TO PRESIDENT

14 October 2004

**H.E. PRESIDENT  
GLORIA MACAPAGAL-ARROYO**

Malacatang, Manila

Your Excellency,

With all humility we come to your Excellency on a matter of survival for our business. In the last three (3) consecutive years, our Revenue Districts in Cagayan de Oro was consistently recognized as Most Outstanding, among the country's top three (3) in tax collection. This clearly demonstrates our cooperation with the Bureau of Internal Revenue in action-herdling through the payment of correct taxes.

However, the cooperation and tax consciousness of our members have been shaken by the BIR Regional Director of Region XVI when he formed a Special Task Force composed of the Regional Special Investigation Division (SID), and issued warrants of Letters of Authority (LA) and Mission Order (MO) to conduct tax examinations on the books of the annual tax audit by the Revenue District Officers (RDOs). The Regional Director has issued a barrage of LA and MOs, and against subsequent have proven with undue procedural haste, giving no reasonable opportunity to our members to comply before the Regional Director imposes arbitrary and oppressive "assessments".

Consequently, we most humbly appeal to you Madam President, for the following corrective measures:  
- The reassignment of Del Maragosa M. Guzman as Regional Director of BIR Region XVI, to another Region or to the National Office.

- Retain the regular tax audit by the RDOs continued on an annual basis and set aside the surprising series of tax examinations of the BIR Regional Task Force, and accordingly, recall the tax "assessments" hereunder.

To demonstrate the depth and extent of our suffering under these oppressive tax examinations and "assessments", our members will be committed to stage demonstrations: **BUSINESS MELLODOWNS (SARA PROTESTA)** initially on October 18, 2004 (Saturday).

Madam President, please help us survive, even under the looming world financial crisis.  
Thank you very much.

Sincerely yours,

  
**MR. STEVEN JAY**  
President  
Chamber of Commerce & Industry

  
**MR. MANUEL S. REYES**  
President  
Chamber of Commerce & Industry

  
**MR. BENJAMIN III**  
President  
Chamber of Commerce & Industry

  
**MR. EDUARDO LIM**  
President  
Chamber of Commerce & Industry

  
**MR. TONYA JAVIER**  
President  
Chamber of Commerce & Industry

  
**MR. ANTONIO MAGAÑA**  
President  
Chamber of Commerce & Industry

  
**MR. ANTONIO CUSLA**  
President  
Chamber of Commerce & Industry

  
**MR. JULIA L.**  
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Chamber of Commerce & Industry

  
**MR. EFRAIN D.**  
President  
Chamber of Commerce & Industry



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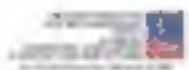
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# Activists languishing in jail

LETTERS

to 646-9241 or 1-800-955-5888

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# BFAD MELAMINE TEST RESULTS

MILK PRODUCTS WHERE NO MELAMINE WAS DETECTED

As of October 2008

MILK AND MILK PRODUCTS WHERE NO MELAMINE WAS DETECTED

As of October 2008

BEWARE OF THESE PRODUCTS

It has been found that these products contain melamine and are not safe for consumption. Please do not buy or use these products.



TO DON'T SA KALUSUGAN,  
DI KA!

Magamang, Kah  
Labananan  
Kah apan

# NATION

## De Oro traders revolt, close shop

1-day shutdown to press for ouster of BIR exec

By Flo Conto L. Rodriguez

MANILA, Oct. 15 (AP) — De Oro traders in Manila and other cities have staged a one-day shutdown to demand the ouster of a senior Bureau of Internal Revenue (BIR) executive.

The traders, who are mostly small-scale gold and silver dealers, say they are protesting against the alleged harassment and extortion by BIR officials in their area.

They say that BIR officials have been demanding excessive taxes and fees from them, and that they have been subjected to physical abuse and threats of violence.

The traders say that they have been forced to close their shops for several days, and that they have lost a lot of money as a result.

They are demanding that the BIR officials be removed from their posts, and that the BIR be reformed to prevent such incidents from happening again.



De Oro traders

Traders in Manila and other cities have staged a one-day shutdown to demand the ouster of a senior Bureau of Internal Revenue (BIR) executive.

## Rush to approve N. Vizcaya funds for roads questioned

MANILA, Oct. 15 (AP) — A rush to approve funds for a road project in northern Luzon has drawn criticism from local officials and residents.

The project, which is part of a larger infrastructure program, involves the construction of a new road that will bypass an existing one that is in poor condition.

Local officials say that the project is being rushed through the approval process without proper consultation with the local community.

They say that the project will have a negative impact on the environment and on the local economy.

Residents say that the project will displace them from their homes and that it will destroy their way of life.

### NEWSWORTHIES

10-15-99-1177

Agustino: 100% payup, Inland

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Agustino: 100% payup, Inland

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## AFRO-ASIA

### IN CARNIVAL

A Manual of Front-line Reporting

**AMANDO DORONILA**





# News

## Convictions stand in Gokongwei kin case

By Dennis Fernandez

THE COURT OF APPEALS (CA) has affirmed the conviction of Gokongwei kin members in the case of the late Gokongwei. The court ruled that the conviction of the Gokongwei kin members in the case of the late Gokongwei is valid and should stand. The court also ruled that the conviction of the Gokongwei kin members in the case of the late Gokongwei is valid and should stand. The court also ruled that the conviction of the Gokongwei kin members in the case of the late Gokongwei is valid and should stand.

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# LANDMARK TRINOMA

## SP, JP & WIN

EXCITING DEALS

## GRAND DRAW WINNERS



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# LANDMARK TRINOMA

## Divers broke rules but are ceded anyway for heroism

By [Name]

THE PHILIPPINE MARITIME FORCE (PMF) has awarded the rank of heroism to a group of divers who broke the rules but were ceded anyway for their heroism. The divers were awarded the rank of heroism for their bravery and sacrifice in the face of danger. The PMF has decided to award the rank of heroism to the divers for their heroism and bravery.

By [Name]

The PMF has decided to award the rank of heroism to the divers for their heroism and bravery. The divers were awarded the rank of heroism for their bravery and sacrifice in the face of danger. The PMF has decided to award the rank of heroism to the divers for their heroism and bravery.

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plus

METRO

Last Year's Record



# QC to get P91M from theater sale

Part of money to be used to buy lot for hospital, road projects

By John P. Dwyer  
 The sale of the Metro Theater, a landmark building in the heart of the city, will net the city government about P91 million, according to a report from the city's finance committee. The money will be used to purchase a lot for a new hospital and to fund road projects. The theater, which has been a city-owned property since 1984, is located at the corner of 1st and 2nd streets. It is a three-story building with a total area of about 10,000 square meters. The city's finance committee has approved the sale of the theater to a private developer for P91 million. The money will be used to purchase a lot for a new hospital and to fund road projects. The theater, which has been a city-owned property since 1984, is located at the corner of 1st and 2nd streets. It is a three-story building with a total area of about 10,000 square meters. The city's finance committee has approved the sale of the theater to a private developer for P91 million. The money will be used to purchase a lot for a new hospital and to fund road projects.

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# Taliban insurgents behead 30 bus passengers

ISLAMABAD, Jan. 19 (AP) — Taliban insurgents beheaded 30 passengers on a bus in a northern province of Afghanistan, a Taliban spokesman said Sunday.

The spokesman said the bus was carrying passengers from a village to a town in the northwestern province of Faryab. The bus was stopped by Taliban fighters near the town of Chah Zang, and the passengers were taken to a nearby village where they were beheaded.

The spokesman said the Taliban fighters were angry because the bus was carrying passengers from a village that had been destroyed by a U.S. bombing raid. The spokesman said the Taliban fighters were angry because the bus was carrying passengers from a village that had been destroyed by a U.S. bombing raid.

## Iraqis raise reservations over security pact with U.S.

BAHRA, Jan. 19 (AP) — Iraqi officials said Sunday that they have raised reservations about a security pact with the United States, which would allow U.S. troops to remain in Iraq for up to 10 years.

The pact, which was signed by U.S. President George W. Bush and Iraqi President Saddam Hussein in October, would allow U.S. troops to remain in Iraq for up to 10 years. The pact was signed by U.S. President George W. Bush and Iraqi President Saddam Hussein in October.



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Bring this advertisement and get a discount on your LASIK.

### Lottery Game Launched

The new lottery game is a 5/49 game, meaning that players choose five numbers from 1 to 49, and a sixth number from 1 to 49. The game is played every Tuesday and Friday.

The game is played every Tuesday and Friday. The game is played every Tuesday and Friday. The game is played every Tuesday and Friday.

### BCDA

The British Columbia Dairy Association (BCDA) is a non-profit organization that represents the interests of the dairy industry in British Columbia. The BCDA is a non-profit organization that represents the interests of the dairy industry in British Columbia.

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THESE RESULTS  
\* are based on  
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duration tests

## SPORTS

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## Alcano, Luat post big US Open starts

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**Figure 1**

**Asian Beach Games.** A silver, two bronzes for RP—but still no gold

[illegible]

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### Manny has no chance vs Hoyt, says Dundee



## Miller, Washington are week's finest

[illegible][illegible]

**WILLIAM**

[illegible]

# La Salle, FEU in key duel

## 2 veterans boost Lady Archers' Shakey's V-League bid

**By Colanillo Reyes**

LA SALLE UNIVERSITY RETURNED TO THE SHAKY'S V-LEAGUE FOR THE FIRST TIME SINCE 1997, AND WILL BE ONE OF THE KEY DUELISTS IN THE 2009-2010 SEASON.

The Lady Archers, coached by former FEU coach and current La Salle coach, will be looking to make a strong statement in the league. The team is led by veteran players who have been instrumental in their success in the past.

The Lady Archers will be looking to make a strong statement in the league. The team is led by veteran players who have been instrumental in their success in the past.



La Salle's Lady Archers are looking to make a strong statement in the Shakey's V-League.

# Bruner holds RP booters to a standoff

BRUNER HOLDS RP BOOTERS TO A STANDOFF. The player is looking to make a strong statement in the league. The team is led by veteran players who have been instrumental in their success in the past.

# Mustangs sweep Region 4, reach zonals

**By Colanillo Reyes**

MUSTANGS SWEEP REGION 4, REACH ZONALS. The team is looking to make a strong statement in the league. The team is led by veteran players who have been instrumental in their success in the past.



La Salle's Lady Archers are looking to make a strong statement in the Shakey's V-League.

### SPORTSMAN

Events scheduled during the week

Events scheduled during the week. The team is looking to make a strong statement in the league. The team is led by veteran players who have been instrumental in their success in the past.

### Little League of champions

Little League of champions. The team is looking to make a strong statement in the league. The team is led by veteran players who have been instrumental in their success in the past.

### Old and new in 'Hardbiter'

Old and new in 'Hardbiter'. The team is looking to make a strong statement in the league. The team is led by veteran players who have been instrumental in their success in the past.

# Like Hopkins, Oscar may no longer need that finger

**By Colanillo Reyes**

Like Hopkins, Oscar may no longer need that finger.



Like Hopkins, Oscar may no longer need that finger.

Like Hopkins, Oscar may no longer need that finger.

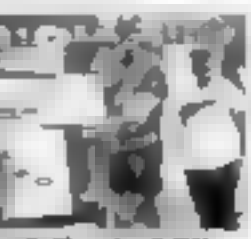
Like Hopkins, Oscar may no longer need that finger. The team is looking to make a strong statement in the league. The team is led by veteran players who have been instrumental in their success in the past.

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A group of people standing together, possibly at an awards ceremony. There are men and women of various ages, some in formal attire. They are all smiling and looking towards the camera.

# Pangilinan heads UAAP-NCAA Press Corps awards guest list



Pangilinan heads UAAP-NCAA Press Corps awards guest list.

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Pangilinan heads UAAP-NCAA Press Corps awards guest list.

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Pangilinan heads UAAP-NCAA Press Corps awards guest list.

# Cojuangco not giving up on NSA straw vote for 'sake of unity'

Cojuangco not giving up on NSA straw vote for 'sake of unity'. The team is looking to make a strong statement in the league. The team is led by veteran players who have been instrumental in their success in the past.

# 5 Filipino pugs to Mexico World Youth slugfest

**Brilliant Box**  
Boxing Life  
The Philippine Boxing Federation (PBF) has announced that five Filipino pugilists will represent the country in the 2010 World Youth Boxing Championships in Mexico City. The athletes are: [illegible], [illegible], [illegible], [illegible], and [illegible]. They will compete in various weight classes from 48 to 81 kilograms. The PBF hopes that these young fighters will bring home medals and glory for the Philippines.

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## Long road back to Vegas begins with detour to Binan

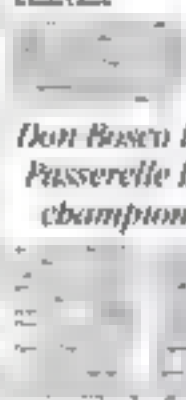


**One Shot at a Title**  
The boxer, [illegible], is preparing for a fight in Binan. He has been training hard and is looking forward to the challenge. The fight is part of a series of events that will lead to a title fight in Las Vegas. The boxer is confident and ready to take on any opponent.

# PBL sees self-sustaining women's cage league



## Patriots bag hoop title, Scions rule volley



The Patriots basketball team has won the title, and the Scions volleyball team has ruled the court. Both teams showed exceptional skill and teamwork throughout the tournament. The Patriots' victory was a testament to their hard work and dedication. The Scions' dominance in volleyball was evident from the start.

## Don Posen in SHP Passerelle Luzon championship

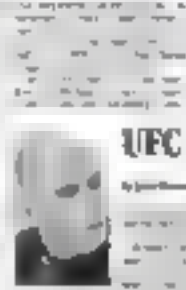


## Speed my advantage - Donaire

Speed is my advantage, says Donaire. He is a professional boxer and is confident in his abilities. He believes that his speed will be the key to his success in the ring.

## Momentum on RP pool team's side

The RP pool team is gaining momentum. They have won several matches and are looking forward to the final. The team is confident and ready to take on any challenge.



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## UFC fighter Vera drops yet another bout

UFC fighter Vera has dropped another bout. She is a professional mixed martial artist and is known for her powerful strikes. She is disappointed but remains confident in her abilities. She will be looking for a new opponent for her next fight.

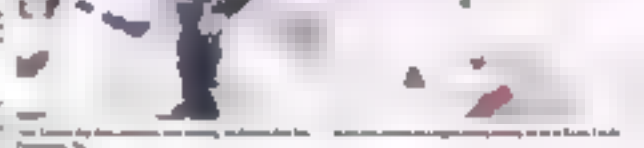
# SPORTS

## Rays down Red Sox for AL title

### Gain World Series

PHILADELPHIA — The Boston Red Sox were eliminated from the American League Championship Series by the Tampa Bay Rays on Sunday.

Team	W	L	Pct.
Boston Red Sox	10	10	.500
Tampa Bay Rays	11	9	.550

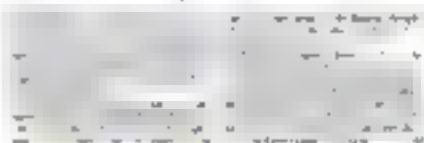


### MAJOR LEAGUES

## Fiery Murray outwits Simon in final



## Clippers trip FC Barcelona



## Closing trade lifts Pressel to Classic victory

PHILADELPHIA — The LPGA's season-ending tournament on Sunday was a classic tale of the underdog triumphing over the odds. Stacy Pressel, a 26-year-old rookie, won the tournament by a record margin of 10 strokes over runner-up Annika Sorenstam.

Pressel's victory was a surprise, as she had only one professional win before Sunday. Her performance was aided by a strong closing round, in which she shot a 65 to take the lead. Sorenstam, who had won the tournament three times in the past, finished in a tie for second place.





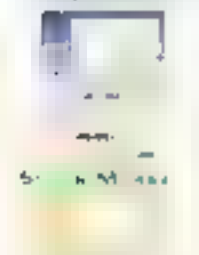
**IN THIS ISSUE**  
 • Manila Market calms  
 • PMB from bond issue  
 • First stocks off stage  
 from 1940s set in place

# BUSINESS



## PDIC to sell P7B worth of acquired assets

Taps Landbank to help clean insurer's books



**Stocks**

Symbol	Open	High	Low	Close	Change
PLD	110.00	110.50	109.50	110.00	+0.50
SM	100.00	100.50	99.50	100.00	+0.50
ALC	100.00	100.50	99.50	100.00	+0.50
...	...	...	...	...	...

**Bonds**

Symbol	Open	High	Low	Close	Change
...	...	...	...	...	...

**Exchange Rates**

From	To	Rate
US	PHP	48.50
JP	PHP	350.00
...	...	...

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**Market Ratios**

Ratio	Value
P/E Ratio	15.50
...	...

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## Manila Water raises P4B from bond float

Տեղեկացվե՛ք հայերենով և անգլերենով ամեն օր

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Looking for  
Alternative Markets to Trade?  
Try currencies

The following forms and trading platform  
in the Philippines are:

1.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$  (probability of getting heads on both coins)  
 2.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$  (probability of getting tails on both coins)  
 3.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$  (probability of getting heads on the first coin and tails on the second coin)  
 4.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$  (probability of getting tails on the first coin and heads on the second coin)

### Results group conclusions with

**Doctors advocate prevention of cervical cancer**

57. Savings 81  
 58. " " " " " " " "  
 59. " " " " " " " "  
 60. " " " " " " " "

# Gov't action on RP 'weaknesses' sought

ACCI braces for financial reform

By Benito S. Sison

In a move to...



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## DA leads campaign to improve agri skills

By Ben S. Sison



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We requested that  
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well capitalized  
with net worth of

**Php 49.5 Billion**

and with assets

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power to invest in  
that sufficient to secure  
your family's future







# First crude oil cargo from Galoc set in Nov.

Wells producing 18,000-240,000-bpd

By David J. ...

Company	Production (bpd)	Reserves (MMbbl)	Cost (\$/bbl)
Galoc	18,000-240,000	100-200	10-15
...	...	...	...

Company	Production (bpd)	Reserves (MMbbl)	Cost (\$/bbl)
...	...	...	...
...	...	...	...



Company	Production (bpd)	Reserves (MMbbl)	Cost (\$/bbl)
...	...	...	...
...	...	...	...
...	...	...	...

1985, 1986 & 1987 are full years of production data for the U.S. and Canada. Production is 1985-1987. U.S. and Canada. Production is 1985-1987. U.S. and Canada.

P21 995

## PHILADELPHIA LIFE

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# Farm output expected to decline in 3rd quarter

By Ray B. Jones

Commodity	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
Wheat	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Barley	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Oats	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Rice	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Maize	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Soybeans	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Beans	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Peas	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Lentils	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Alfalfa	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Hay	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Other	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0

**PHILIPPINES**  
The Philippines is the largest rice producer in the world. The country's rice production is expected to decline in the third quarter of 2023. The decline is due to a combination of factors, including a decrease in the number of rice farmers, a decrease in the amount of land used for rice production, and a decrease in the amount of water available for rice production.



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## 24-year tax veteran becomes top revenue

By Ray B. Jones

The Department of Finance has announced that the 24-year tax veteran, Mr. [Name], has been appointed as the top revenue officer. Mr. [Name] has a long and distinguished career in the tax service, having served in various capacities for over two decades. He is expected to bring his extensive experience and expertise to the role, ensuring the efficient collection and management of the country's tax revenue.

## Electronics still seen to be strong in coming

By Ray B. Jones

The electronics industry is expected to remain a strong and growing sector in the coming years. With the increasing demand for consumer electronics, such as smartphones, laptops, and tablets, the industry is projected to continue its upward trajectory. Manufacturers and retailers are investing in research and development to create innovative products and improve their supply chain efficiency. The government is also supporting the industry through various initiatives, including providing incentives for investment and promoting exports.

## Badas NPL ratio

By Ray B. Jones

The National Payment System (NPS) has reported a significant improvement in the Non-Performing Loan (NPL) ratio. This indicates that the financial institutions are effectively managing their credit risks and ensuring the stability of the payment system. The improvement is attributed to the implementation of stricter lending criteria and enhanced monitoring of loan portfolios. The NPS is committed to maintaining a low NPL ratio to ensure the integrity and reliability of the payment system.

# PROMISES KEPT, GENERATION AFTER



[illegible]

The diagram shows a participant sitting at a table, looking at a video screen. A camera is positioned above the table to capture the participant's hand movements. The screen displays the visual feedback of the hand's position. A target is marked on the table surface. The participant's hand is shown in a starting position, ready to move towards the target. The setup is designed to study the effects of visual feedback on movement control.


**DOF urged to ease insurance firms' capital requirements**

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## TER GENERATION.



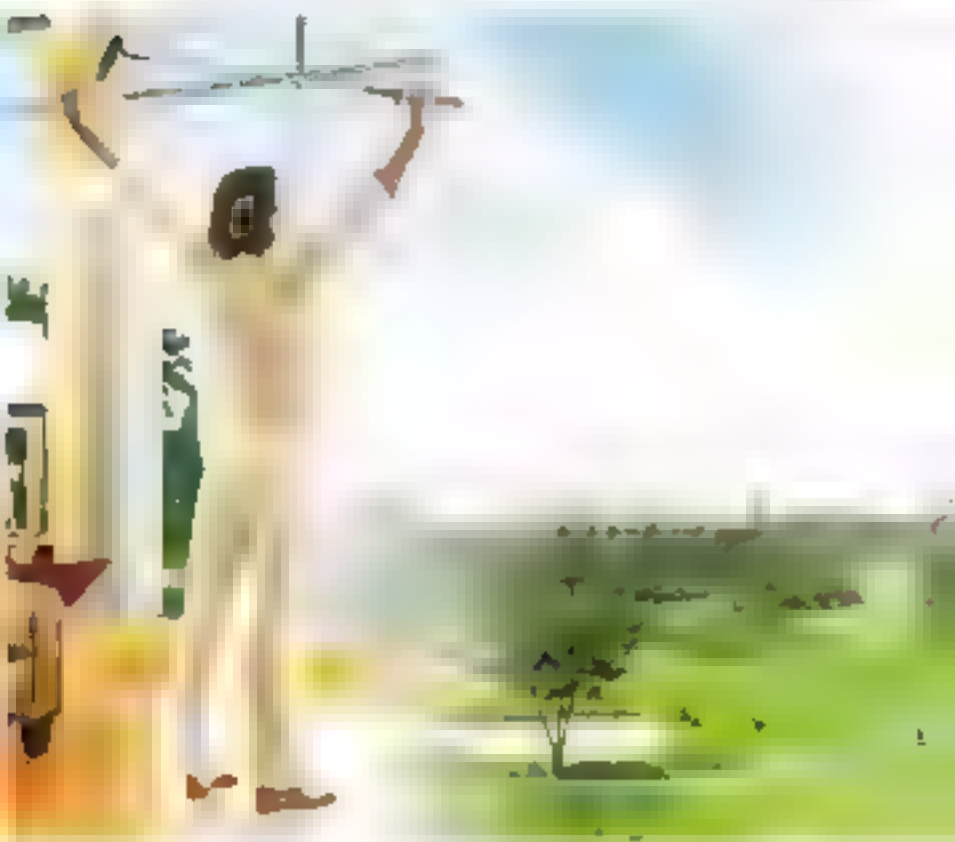
**PHILAM LIFE**

100

**Abstract**



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# LIFESTYLE

Less Than, More Fun

## Lessons from a heart attack

By **WILLIAM CARRERA**  
LIFE

**M**R. ABRAHAM, 55, has been having a heart attack for about a year. He says he's not sure if he's ever had a heart attack before, but he's sure he's never had a heart attack before.

**ABRAHAM:** I'm not sure if I've ever had a heart attack before, but I'm sure I've never had a heart attack before.

**ABRAHAM:** I'm not sure if I've ever had a heart attack before, but I'm sure I've never had a heart attack before.

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**T**HESE 2 THESES +  
 1. The first is the fact that  
 there are more than  
 100 million people in the world  
 who are not yet literate.  
 2. The second is the fact that  
 the world is becoming more  
 and more literate every day.

[illegible]

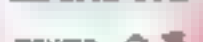
DATE	TIME	LOCATION	WIND	TEMP	SEA	REMARKS
10	0800	10° 15' N 155° 00' W	10	28.0	1	Clouds 100%
10	1200	10° 15' N 155° 00' W	10	28.0	1	Clouds 100%
10	1600	10° 15' N 155° 00' W	10	28.0	1	Clouds 100%
10	2000	10° 15' N 155° 00' W	10	28.0	1	Clouds 100%
10	2400	10° 15' N 155° 00' W	10	28.0	1	Clouds 100%
11	0000	10° 15' N 155° 00' W	10	28.0	1	Clouds 100%
11	0400	10° 15' N 155° 00' W	10	28.0	1	Clouds 100%
11	0800	10° 15' N 155° 00' W	10	28.0	1	Clouds 100%
11	1200	10° 15' N 155° 00' W	10	28.0	1	Clouds 100%
11	1600	10° 15' N 155° 00' W	10	28.0	1	Clouds 100%
11	2000	10° 15' N 155° 00' W	10	28.0	1	Clouds 100%
11	2400	10° 15' N 155° 00' W	10	28.0	1	Clouds 100%



1. The first step is to identify the problem. In this case, the problem is that the system is not working properly. The user has reported that the system is not working properly, and the user has provided some information about the problem. The first step is to identify the problem, and the user has provided some information about the problem. The first step is to identify the problem, and the user has provided some information about the problem.



all Fed Reserve banks, and the Fed's interest on Treasury deposits is reduced from 5% to 4%.



Journal of  
Journal of  
Journal of



The diagram shows a 2D hexagonal lattice. A central cell is highlighted. The lattice is bounded by a thick black line on the right and bottom edges. The top edge is open. The lattice is labeled with 'a' and 'b' at the bottom, indicating the lattice vectors.

Love longer by first and  
 following

11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000 1001 1002 1003 1004 1005 1006 1007 1008 1009 1010 1011 1012 1013 1014 1015 1016 1017 1018 1019 1020 1021 1022 1023 1024 1025 1026 1027 1028 1029 1030 1031 1032 1033 1034 1035 1036 1037 1038 1039 1040 1041 1042 1043 1044

10-10-10  
10-10-10



المؤلف	الكتاب
أحمد بن محمد	الكتاب الأول
أحمد بن محمد	الكتاب الثاني
أحمد بن محمد	الكتاب الثالث
أحمد بن محمد	الكتاب الرابع
أحمد بن محمد	الكتاب الخامس
أحمد بن محمد	الكتاب السادس
أحمد بن محمد	الكتاب السابع
أحمد بن محمد	الكتاب الثامن
أحمد بن محمد	الكتاب التاسع
أحمد بن محمد	الكتاب العاشر
أحمد بن محمد	الكتاب الحادي عشر
أحمد بن محمد	الكتاب الثاني عشر
أحمد بن محمد	الكتاب الثالث عشر
أحمد بن محمد	الكتاب الرابع عشر
أحمد بن محمد	الكتاب الخامس عشر
أحمد بن محمد	الكتاب السادس عشر
أحمد بن محمد	الكتاب السابع عشر
أحمد بن محمد	الكتاب الثامن عشر
أحمد بن محمد	الكتاب التاسع عشر
أحمد بن محمد	الكتاب العشرون
أحمد بن محمد	الكتاب الحادي والعشرون
أحمد بن محمد	الكتاب الثاني والعشرون
أحمد بن محمد	الكتاب الثالث والعشرون
أحمد بن محمد	الكتاب الرابع والعشرون
أحمد بن محمد	الكتاب الخامس والعشرون
أحمد بن محمد	الكتاب السادس والعشرون
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أحمد بن محمد	الكتاب الثامن والعشرون
أحمد بن محمد	الكتاب التاسع والعشرون
أحمد بن محمد	الكتاب الثلاثين

$\frac{d^2y}{dx^2} = -\frac{1}{x^3}$

[illegible]

**Innovative**



Figure 1 is a schematic diagram of the experimental setup. It shows a subject sitting at a table, viewing a video screen. A camera is positioned above the screen. A light source is positioned to the left of the screen. A scale bar is shown below the screen. The diagram is labeled with 'SUBJECT', 'CAMERA', 'LIGHT SOURCE', 'VIDEO SCREEN', and 'SCALE BAR'.

**Take Charge Doc!**  
 50,000 used needles - 1999  
 the 111 M & M's more (Pam 17)  
 November 15, 1999 (M&M's Letter to M&M's)

**Take A Large Doc!**  
 10/19/99 and 10/20/99  
 the 11/11/99 and 11/12/99

Reviews 45. 467 484a Lower 2a 77 Book

Only 50% of people were vaccinated

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$\frac{1}{2} \times \frac{1}{2}$	$\frac{1}{2} \times \frac{1}{2}$	$\frac{1}{2} \times \frac{1}{2}$

[illegible]

		Cattle of the			
Year	Number	Male	Female	Total	
1900	100	50	50	100	
1901	100	50	50	100	
1902	100	50	50	100	
1903	100	50	50	100	
1904	100	50	50	100	
1905	100	50	50	100	
1906	100	50	50	100	
1907	100	50	50	100	
1908	100	50	50	100	
1909	100	50	50	100	
1910	100	50	50	100	
1911	100	50	50	100	
1912	100	50	50	100	
1913	100	50	50	100	
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1970	100	50	50	100	
1971	100	50	50	100	
1972	100	50	50	100	
1973	100	50	50	100	
1974	100	50	50	100	
1975	100	50	50	100	
1976	100	50	50	100	
1977	100	50	50	100	
1978	100	50	5		

**Relieve constipation**

...or he wants to try  
something else.

## Lessons from a heart attack

← back page 10

[illegible]

The first part of the paper discusses the importance of the research and the need for a new approach to the study of the history of the world. The second part of the paper discusses the importance of the research and the need for a new approach to the study of the history of the world.

## Lessons from a heart attack

1.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$   
 2.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$   
 3.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$   
 4.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$   
 5.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$   
 6.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$   
 7.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$   
 8.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$   
 9.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$   
 10.  $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$

1. **Introduction**  
 2. **Background**  
 3. **Methodology**  
 4. **Results**  
 5. **Discussion**  
 6. **Conclusion**  
 7. **References**  
 8. **Appendix**  
 9. **Index**  
 10. **Summary**

1. **Identify the subject and predicate of each sentence.**  
 a. The cat sat on the mat.  
 b. The sun shined brightly.  
 c. The children played in the park.  
 d. The teacher explained the lesson.  
 e. The flowers bloomed in the garden.  
 f. The car drove down the road.  
 g. The dog barked loudly.  
 h. The stars twinkled in the night sky.  
 i. The water boiled in the pot.  
 j. The leaves fell from the trees.

[illegible]

**Labels**


[illegible][illegible]

1. The first step is to identify the key components of the system. This includes understanding the hardware, software, and data involved.

**SPEEDASIL**



THE NEW  
GLL



The image shows a document with a grid of text. The text is in a non-Latin script, likely Cyrillic. The grid consists of several rows and columns of text. On the right side of the document, there is a large, dark, irregular shape that appears to be a stamp or a large mark. The overall image is somewhat blurry and has a low resolution.



# Q&A: How to choose the right

For your business, choosing the right people to work for you is one of the most important decisions you will make. Here are some tips to help you choose the right people for your business.

1. Look for people who are motivated and have a strong sense of responsibility. 2. Look for people who are team players and can work well with others. 3. Look for people who are honest and trustworthy. 4. Look for people who are hardworking and have a strong work ethic. 5. Look for people who are flexible and can adapt to change. 6. Look for people who are creative and have a strong sense of initiative. 7. Look for people who are good communicators and can listen to others. 8. Look for people who are organized and detail-oriented. 9. Look for people who are proactive and take initiative. 10. Look for people who are resilient and can handle stress.

# Why This TV is a real champion

By [Name]

When it comes to choosing a TV, there are many factors to consider. Size, picture quality, and price are all important. But one factor that is often overlooked is the TV's ability to handle different types of content. A TV that can handle everything from sports to movies to news is a real champion. This TV is a real champion because it can handle everything. It has a large screen, excellent picture quality, and a great price. It's the perfect TV for anyone who wants a TV that can handle everything.



# Beautifully formed, Samsung Soul<sup>b</sup> and L700



Soul<sup>b</sup>

L700

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# Business & Finance

Business & Finance

# CHOOSING US

# CHOOSING US

CHOOSING US



**Keywords:**



JOHN S. MARCH



only 1



## Module 4: 275-300



**Key Words:** *depression, mood, mood disorder, mood disorder, mood disorder*



圖 4-5-1 續



### Notes concerning



1	2	3	4
5	6	7	8



11

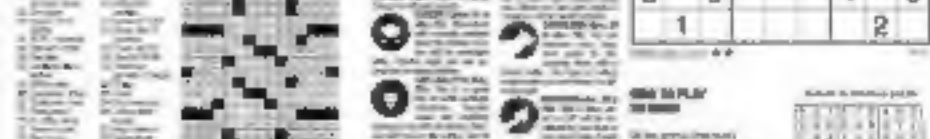


Figure 1. Schematic diagram of the experimental setup. The subject is seated in a chair, viewing a video screen. The video screen displays a target (a red dot) and a starting point (a black dot). The subject's hand is positioned at the starting point. The video screen is connected to a computer system.





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